

Andres Diaz (A4309)
Thomas D. Neeleman (A4639)
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RED ROCK LEGAL SERVICES, P.L.L.C.
249 East Tabernacle Street, Ste. 102
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**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF UTAH, CENTRAL DIVISION**

In Re: ANNETTE JEANNE SKOUGARD Debtor.	Case No. 14-30639 Chapter 13 FILED ELECTRONICALLY Chief Judge William T. Thurman
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**NOTICE OF OPPORTUNITY OF HEARING FOR AMENDED CHAPTER 13
PLAN AT CONFIRMATION HEARING.**

PLEASE TAKE NOTICE that Debtors' hearing on confirmation of their Amended Chapter 13 Plan dated February 18, 2015 on file with the United States Bankruptcy Court for the District of Utah, is set for hearing on April 9, 2015 at 9:30 am.

YOUR RIGHTS MAY BE AFFECTED. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

Debtor's proposed amendment changes plan payment amount, reduces the amount paid to unsecured creditors, and pay secured lien holders on automobiles as indicated in the amended plan.

NO HEARING WILL BE CONDUCTED ON THE PROPOSED PLAN UNLESS A

WRITTEN OBJECTION IS FILED WITH THE CLERK OF THE COURT ON OR BEFORE THE OBJECTION DEADLINE SET FORTH BELOW.

If you do not want the Court to confirm the Amended Plan, then your or your attorney must:

(1) on or before **March 17, 2015** you or your lawyer must file with the Bankruptcy Court a written objection to the Amended Plan, explaining your position, at:

United States Bankruptcy Court
350 South Main Street, Room 301
Salt Lake City, UT 84101

If you mail your objection to the Bankruptcy Court for filing you must mail it early enough so that the Court will **receive** it on or before **March 17, 2015**. You must also mail a copy to the undersigned counsel at Red Rock Legal Services, P.L.L.C., 249 E. Tabernacle St., Suite 102, St. George, UT 84770.

(2) attend the hearing on the **April 9, 2015 at 9:30 am** in Courtroom 2B, United States Bankruptcy Court, 206 West Tabernacle, St. George, Utah 84770. **There will be no further notice of the hearing and failure to attend the hearing will be deemed a waiver of your objection.**

If you or your attorneys do not take these steps, the Bankruptcy Court may decide that you do not oppose confirmation of the Amended Plan and may enter an order confirming the Amended Plan.

In the absence of a timely filed objection, the undersigned counsel may and will ask the Court to enter an order confirming the Amended Plan without hearing.

DATED this 20th day of February 2015.

Red Rock Legal Services, P.L.L.C.

_____/s/ Geoffrey L. Chesnut
Attorney for Debtors.

Red Rock Legal Services P.L.L.C.
Geoffrey L. Chesnut (A12058)
249 East Tabernacle Street Ste. 102
Saint George, UT 84770

UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF UTAH

IN RE: Annette Jeanne Skougard

CASE NO: 14-30639

**DECLARATION OF MAILING
CERTIFICATE OF SERVICE**

Chapter: 13

ECF Docket Reference No.

Judge:

Hearing Location: Courtroom 2B United States Bankruptcy Court 206
West Tabernacle St. George Utah 84770

Hearing Date: April 9 2015

Hearing Time: 9:30 AM

Response Date: March 17 2015

On 2/23/2015, I did cause a copy of the following documents, described below,

Notice and Opportunity for Hearing for Amended Chapter 13 Plan at Continued Confirmation Hearing.,
Amended Chapter 13 Plan dated February 18 2015

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing matrix exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

DATED: 2/23/2015

/s/ Geoffrey L. Chesnut (A12058)

Geoffrey L. Chesnut (A12058)

Red Rock Legal Services P.L.L.C.

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Saint George, UT 84770

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UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF UTAH

IN RE: Annette Jeanne Skougard

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**CERTIFICATE OF SERVICE
DECLARATION OF MAILING**

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West Tabernacle St. George Utah 84770

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On 2/23/2015, a copy of the following documents, described below,

Notice and Opportunity for Hearing for Amended Chapter 13 Plan at Continued Confirmation Hearing.,

Amended Chapter 13 Plan dated February 18 2015

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing matrix exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 2/23/2015



Jay S. Jump
BK Attorney Services, LLC
d/b/a certificateofservice.com, for
Red Rock Legal Services P.L.L.C.
Geoffrey L. Chesnut (A12058)
249 East Tabernacle Street Ste. 102
Saint George, UT 84770

CASE INFO

LABEL MATRIX FOR LOCAL NOTICING
1088-2
CASE 14-30639
DISTRICT OF UTAH
SALT LAKE CITY
FRI FEB 20 14-42-56 MST 2015

AUTUMN CHRISTIANSEN
UTAH SURGICAL ASSOCIATES
1490 E FOREMASTER DR. #200
ST. GEORGE UT 84790-4496

BENJAMIN BROOKS
ST. GEORGE RADIOLOGY
P.O. BOX 657
OREM UT 84059-0657

BONNEVILLE BILLING
1186 E 4600 S STE 100
OGDEN UT 84403-4896

CARE OF RECOVERY MANAGEMENT SYSTEMS
CORPORAT
25 S.E. 2ND AVENUE SUITE 1120
MIAMI FL 33131-1605

CREDIT COLLECTIONS SERVICES
PO BOX 773
NEEDHAM MA 02494-0918

CREDIT PROTECTION ASSOCIATION
ATTN- BANKRUPTCY
PO BOX 802068
DALLAS TX 75380-2068

DRMC
PO BOX 30180
SALT LAKE CITY UT 84130-0180

DAVE GARDNER
650 EAST 500 SOUTH
SAINT GEORGE UT 84770-3805

DEPT OF EDUCATIONSALLIE MAE
11100 USA PKWY
FISHERS IN 46037-9203

DIXIE MEDICAL CENTER
P.O. BOX 30180
SALT LAKE CITY UT 84130-0180

DRMERCH CREDIT
1706 W 200 N
CEDAR CITY UT 84720-4010

DUSTIN C. ANDERSON MD
MOUNTAIN WEST ANESTESIA LLC
P.O. BOX 3570
SALT LAKE CITY UT 84110-3570

E PARTNER NET
740 E 1910 S
PROVO UT 84606

EXPRESS RECOVERY SERVICES INC.
PO BOX 26415
SALT LAKE CITY UT 84126-0415

GLOBAL PAYMENTS
ATTN- BANKRUPTCY
PO BOX 661158
CHICAGO IL 60666-1158

IV SEASONS FINANCIAL
147 S BLUFF ST
SAINT GEORGE UT 84770-3336

INTERMOUNTAIN HEALTHCARE
PO BOX 27808
SALT LAKE CITY UT 84127-0808

KNIGHT ADJUSTMENT BUREAU
823 EAST 400 SOUTH
SALT LAKE CITY UT 84102-2903

MOUNTAIN AMERICA CREDIT UNION
735 S STATE ST #300
SALT LAKE CITY UT 84111-3821

MOUNTAIN LOAN CENTERS INC.
981 EAST 3300 SOUTH
SALT LAKE CITY UT 84106-2167

MOUNTAINLAND COLLECTIONS
483 W 50 NORTH
AMERICAN FORK UT 84003-2265

N.A.R. INC
1600 WEST 2200 S. STE. 410
WEST VALLEY CITY UT 84119-7240

NAVIENT SOLUTIONS INC. DEPARTMENT OF
EDUCAT
LOAN SERVICES
P.O. BOX 9635
WILKES-BARRE PA 18773-9635

OPTIMUM OUTCOMES INC
2651 WARRENVILLE RD.
SUITE 500
DOWNERS GROVE IL 60515-5559

QUIK CHECK
419 N BLUFF ST
SAINT GEORGE UT 84770-4533

ANNETTE JEANNE SKOUGARD
1583 WEST 1170 NORTH
SAINT GEORGE UT 84770-6597

SNOW CANYON HEATING & COOLING
CHECKNET
PO BOX 150
PROVO UTAH 84603-0150

US DEPARTMENT OF EDUCATION
400 MARYLAND AVENUE SWS
WASHINGTON UT 20202-0001

US DEPARTMENT OF EDUCATION
BANKRUPTCY DEPARTMENT
P O BOX 65128
ST. PAUL MN 55165

US DEPARTMENT OF EDUCATION
BANKRUPTCY DEPARTMENT
P O BOX 65128
ST. PAUL MN 55165

WINDER FARMS
CHECKNET
PO BOX 150
PROVO UTAH 84603-0150